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ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summaries data collected from 273 North Dakota farm operators (a 39% response) and 232 spouses (a 33% response) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and education needs, and opinions on rural development. Operators had an average age of 49.5 years, and most respondents had attained at least a high school diploma. In 1988, 8% of respondents had negative net family income, while average family income fell in the range of $10,000-$19,999. Average farm size was 1,265 acres. Most respondents believed that, over the last 5 years, job opportunities had gotten worse, but local services and quality of life factors had stayed about the same. Over 70% believed that financial conditions for farmers and agribusinesses had gotten worse, and about half thought that conditions would continue to deteriorate. Most farmers responded to hard times by postponing major purchases, changing transportation patterns, and cutting back on charitable contributions; 44% decreased savings for their children's education. Over half of farmers and spouses worked fulltime off the farm for part of the year; 18% had participated in vocational education or retraining, but a majority thought it was not helpful. Highly rated information and training needs were concerned with marketing skills, available government assistance, and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking, and experienced considerable farm-related stress. This report contains 15 data tables. (SV)

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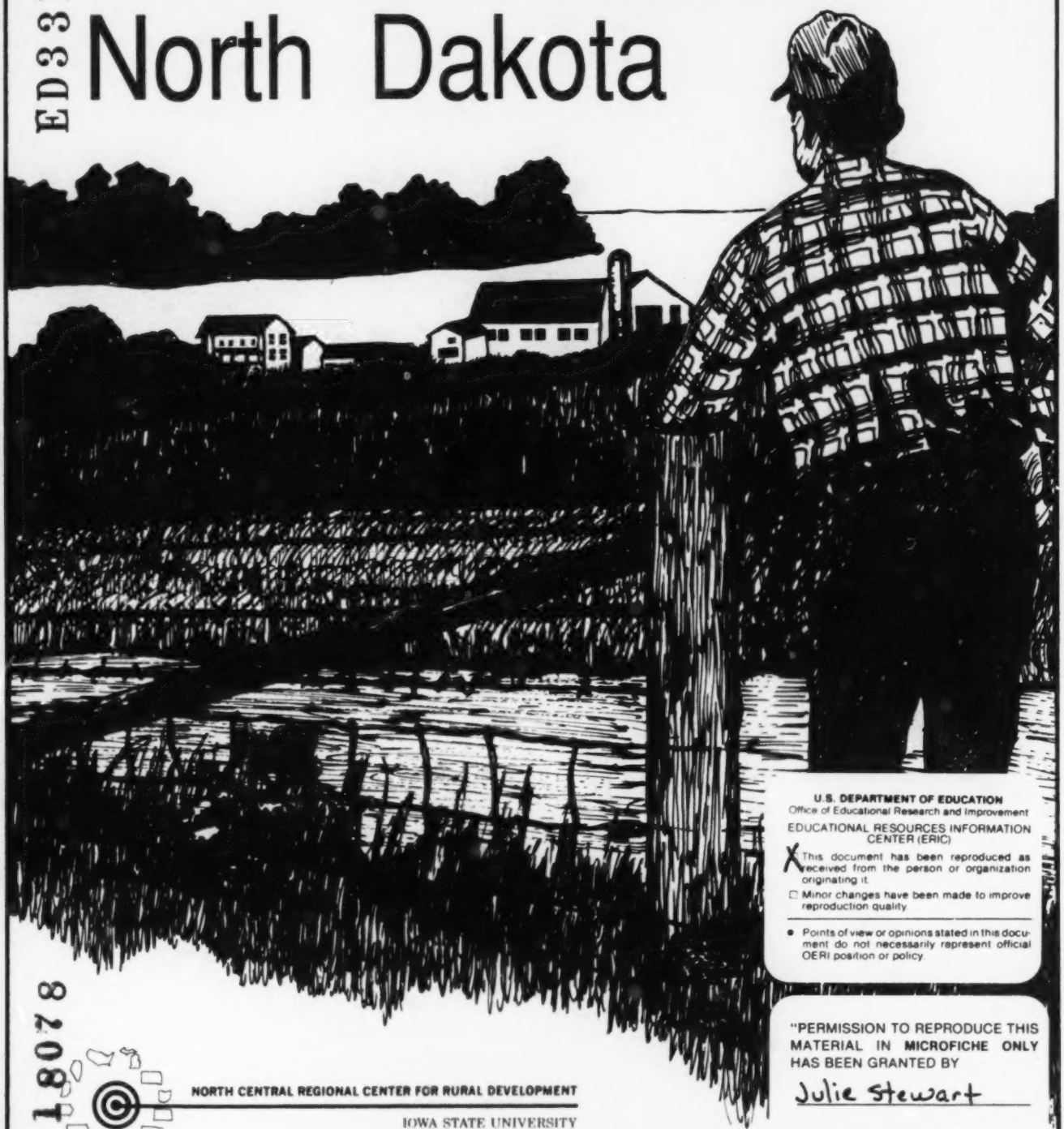
Farm Family Adaptations to Severe Economic Distress:

North Dakota



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Farm Family Adaptations to Severe Economic Distress: North Dakota

Results of the 1989 Regional Farm Survey

Brenda L. Ekstrom, F. Larry Leistritz and Timothy L. Mortensen

August 1990

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Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: North Dakota

Brenda L. Ekstrom, F. Larry Leistritz and Timothy L. Mortensen

This report summarizes data collected from a sample of North Dakota farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. This survey was conducted through the cooperation of North Dakota State University and the North Dakota Agricultural Statistical Service, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 700 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and the other for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse.

There were 273 operator surveys returned for a response rate of 39.4 percent, and 232 spouse surveys returned for a response rate of 33.1 percent. Of the total, 232, or 85 percent, were matched questionnaires for both the spouse and the operator. This paper presents the major findings from the mail survey on the status of farm families in North Dakota.

Results

The average age of operators, 49.5 years, compares quite closely with that reported by the census (Table 1). The majority of respondents had completed at least 12 years of formal education. More than one-third of the operators and nearly one-half of the spouses had gone on for post-secondary education.

In 1988, 8.2 percent of the respondents experienced a negative net family income, which includes both farm and nonfarm income. The average household had a net family income in the range of $10,000 to $19,999, and about 73 percent netted less than $30,000.

Brenda L. Ekstrom is a research associate, F. Larry Leistritz is a professor and Timothy L. Mortensen is a research assistant in the department of agricultural economics, North Dakota State University, Fargo.

This paper was presented at the 1989 annual meeting of the Rural Sociological Society, Seattle, Washington, August 5-8.

Farm characteristics reported by survey respondents reflect farms that were similar in terms of acres and sales to the average reported by the census (Table 2). The average farm size of survey respondents (1,265 acres) was slightly more than that reported by the census (1,143 acres). Likewise, the distribution of gross farm sales of respondents matched the census fairly closely, although our survey included more operators with higher gross farm sales.

Community and Economic Conditions

Respondents were asked to evaluate local services, facilities and economic conditions as to whether they had improved, gotten worse, or stayed the same over the last five years. Overall, most respondents believed that local services and facilities had either remained the same or had gotten worse (Table 3). Job opportunities, in particular, were perceived to have gotten worse; two-thirds of the respondents believed they had deteriorated. Nearly one-half believed shopping facilities had deteriorated, and about 32 percent believed entertainment and recreation opportunities had gotten worse. On the positive side, more than 20 percent believed that police and fire protection, adult education opportunities, and health care services had improved. Once again, however, most respondents believed these areas had remained the same. More than 70 percent perceived that financial conditions for farmers and agribusinesses had gotten worse over the last five years, and about 34 percent believed financial conditions for lenders had deteriorated. Overall, 43 percent of the respondents believed their farm's financial condition had gotten worse over the years.

Quality of Life

Respondents were also asked to evaluate the quality of life in their community. Here again, respondents believed most factors had remained the same (Table 4). Pessimism is reflected in the responses of nearly one-half of the operators who believed the overall economic condition of farmers would become worse in the next five years; about one-third believed their satisfaction with farming had deteriorated along with the tradition of neighboring. What is the likelihood the respondents will continue to farm for five years? About 30 percent believed that likelihood had become better, one-half believed it had not changed, and about 20 percent believed it had become worse. The spouses, who were asked identical questions, gave very similar responses.

Farm Family Adjustments

How did farmers adjust to these changing economic conditions? More than one-half postponed major household purchases, changed their transportation patterns, and cut back on charitable contributions (Table 5). Between 40 percent and 50 percent used savings to meet living expenses, changed food shopping or eating habits, decreased money saved for their children's education, and reduced household utility usage. More than one-fourth fell behind on bill-paying, and about 38 percent of the respondents and 31 percent of the spouses sought off-farm employment. More than 20 percent cut back on health and life insurance during the last five years.

As stated earlier, many operators and spouses sought off-farm employment over the last five years. In 1988, 32 percent of the operators and 39 percent of the spouses worked off the farm

an average of 33.4 hours and 31.8 hours per week, respectively (Table 6). More than one-half worked full-time during part of the year. Operators worked an average of 34 weeks in 1988, and spouses, 41 weeks.

Comparisons were made between 1984 and 1988 regarding changes in the farm operation. Most respondents had not changed the size of their operation or the hours worked on the farm by the operator or the family (Table 7). Nevertheless, more than 30 percent had increased the number of acres in their operation and the percent of labor contributed by their family.

Risk Reduction Behavior

Farming is often described as a high-risk industry in which the operator has little control over major factors that can determine success or failure--weather and prices. Still, there are some adjustments farmers can make to reduce their risk. More than 70 percent reported they had paid closer attention to marketing in the last five years, postponed major farm purchases, kept more complete financial records, and bought crop insurance (Table 8). Many also reduced their long- and short-term debt, shared labor or machinery with neighbors, and reduced expenditures for hired help. Diversification into other crops or livestock was another risk-reducing adjustment made by nearly 40 percent of the respondents. Over the next five years, 9 percent of the operators thought they would quit farming, and another 18 percent thought they might quit.

Participation in Government Programs

Many government programs exist to aid farmers. Respondents were asked whether they participated in these programs and the level of help the program offered. As expected, nearly 90 percent received help from the 1988 Drought Assistance Act, and most believed the aid was helpful (Table 9). Similarly, more than 75 percent had Federal All-Risk Crop Insurance, and the majority believed it was beneficial. Other than the federal government commodity programs, few farmers took part in other programs, such as job training, food stamps, fuel assistance, and mental health or financial counseling. In most cases, respondents believed they did not *need* to participate. Interestingly, about 14 percent filed Chapter 11 bankruptcy or Chapter 12 reorganization, but nearly all believed it did not help to do so.

Information and Training Needs

As stated previously, about 80 percent of the respondents believed they would continue farming for another five years. What types of information and training would these operators desire? Topping the list of information items that were highly or very highly needed were marketing skills, information on available government assistance, and information on reducing costs through low-input farming (Table 10). At the bottom of the list of needs were processing farm products prior to sale and information on diversification (nearly 40 percent had already done some diversification over the last five years--Table 8).

Spouses' Involvement in Farm Operation

Labor assistance from farm spouses can be one key to the success or failure of an operation. Spouses were asked if they performed various farm duties and whether the time spent on the duty had changed over the last five years. Results reveal that spousal participation in the farming operation ran very high (Table 11). More than 90 percent sometimes or always performed household and child care tasks in addition to running farm errands and tending the garden or animals for family consumption. Nearly 80 percent maintained the farm records and financial books, 65 percent did field work, and about 58 percent milked cows or tended the livestock. At some time, nearly 60 percent had also worked off the farm. Answers were mixed as to whether the time spent on these farm duties had changed. Most felt the time spent had stayed the same, although more than 20 percent said the time spent on bookkeeping, farm errands, housekeeping and child care, and off-farm employment had increased.

Family Decision-Making Behavior

How involved were spouses in decision-making? Few made major decisions by themselves on any of the items listed (Table 12). Between 50 percent and 60 percent of the spouses were involved jointly with the operator or another person in making decisions about land purchases or sales, land rentals, and major farm equipment purchases. Between 25 percent and 37 percent were involved with production and marketing decisions. For some, however, the matter of decision-making had never come up. Nearly 25 percent had not had to make a decision about buying or selling land.

Pressures Experienced by Spouses

Farming is a high-risk industry, and with risk often comes conflict and adjustment. Spouses were asked how often they experienced various stressful situations. More than 30 percent reported daily pressure because of a lack of control over the weather and commodity prices, and about 25 percent responded that they experienced daily pressures in balancing work and family responsibilities (Table 13). More than one-half experienced occasional pressures from adjusting to new government policies, conflicts with spouse or children, and lack of control over the weather and prices. On the positive side, 43 percent reported they almost always received sufficient support from their spouse, and between 30 and 35 percent reported they almost never were pressured over child care arrangements, conflicts with spouse and children, and lack of farm help.

Coping Strategies Used by Farm Spouses

What coping mechanisms did spouses employ to meet these pressures? Many participated in church activities a great deal or often, reminded themselves that there were good things about farming, focused on others with more problems, told themselves that successful farming was not the only thing in life, or just put up with the pressures as long as they could remain in farming (Table 14). Interestingly, many did not share their problems with others or seek counseling.

Participation in Farm and Local Organizations

One means of support and social activity was membership in farm or local organizations. About 56 percent of the spouses and 67 percent of the operators were members of some organized group (Table 15). Nevertheless, the vast majority of spouses and operators had *never* been a member of a commodity organization, a marketing cooperative, or a farm political action group.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in North Dakota

Personal characteristics	Sample of operators	Sample of spouses	Farm population[a]
Average age, years	49.5	46.7	48.3
	Percent		
Under 25	0.8	1.3	3.3
25-34	17.0	17.9	18.6
35-44	24.2	28.8	21.4
45-49	9.9	12.3	8.9
50-54	9.8	10.4	9.9
55-59	12.5	11.0	11.8
60-64	11.4	7.8	11.4
65-69	5.3	5.7	6.9
70 +	9.1	4.8	7.8
Average years of education	12.3	12.8	N/A
	Percent		
1-8	15.4	6.8	N/A
9-12	48.3	45.8	N/A
13-16	33.7	44.8	N/A
17 +	2.6	2.6	N/A
Net family income	Percent		
Loss	8.2		N/A
$1-$9,999	14.9		N/A
$10,000-$19,999	27.1		N/A
$20,000-$29,999	22.4		N/A
$30,000-$39,999	11.0		N/A
$40,000-$49,999	7.5		N/A
$50,000-$59,999	3.1		N/A
$60,000-$69,999	2.7		N/A
Over $70,000	3.1		N/A

[a] North Dakota 1987 Census of Agriculture

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in North Dakota

Farm characteristics	Sample of operators	North Dakota farm operators population[a]
Average farm size, acres	1,265	1,143
	Percent	
1 to 9	0.8	2.5
10 to 49	1.1	4.5
50 to 179	3.8	8.6
180 to 499	14.4	17.4
500 to 999	26.5	24.5
1,000 +	53.4	42.5
Gross farm sales	Percent	
Less than $10,000	9.4	19.8
$10,000 to $39,999	20.8	33.8
$40,000 to $99,999	40.0	29.5
$100,000 to $249,999	23.9	13.8
$250,000 to $499,999	5.5	2.4
$500,000 or more	0.4	0.7

[a] North Dakota 1987 Census of Agriculture

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Health care services	22.4	46.7	25.7	2.6	2.6	272
Adult education opportunities	22.2	48.9	10.7	10.4	7.8	270
Police and fire protection	21.0	69.5	6.3	2.9	0.4	272
Farm's financial condition	18.7	36.2	43.3	1.5	0.4	268
Quality of schools	15.3	57.1	20.5	5.2	1.9	268
Shopping facilities	15.0	33.7	48.3	1.1	1.9	267
Banking services	14.1	65.4	18.6	0.7	1.1	269
Child care facilities	13.5	50.0	12.0	15.0	9.4	273
Opportunities for entertainment and recreation	9.3	54.1	31.5	2.2	3.0	270
Current financial condition of area lenders	7.1	47.2	34.2	10.4	1.1	269
Current financial condition of farmers	5.5	17.3	74.9	1.8	0.4	271
Current financial condition of area agribusiness firms	3.0	19.9	70.5	5.2	1.5	271
Job opportunities	2.6	23.2	66.9	4.0	3.3	272

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
	Percent					
Your family finances in past 5 years	31.9	34.5	30.0	31.4	38.1	34.0
Quality of life for your family in past 5 years	29.4	34.5	50.0	46.3	20.6	19.2
Overall economic condition of farmers in next 5 years	26.8	18.4	25.3	26.3	47.9	55.3
Likelihood you will continue to farm for at least the next 5 years	29.1	17.6	50.0	64.9	20.9	17.6
Your financial situation compared to farmers in your area	27.5	24.2	58.0	56.1	14.5	19.7
Your satisfaction with farming	21.0	17.1	46.5	45.8	32.4	37.0
"Neighboring" over the past 5 years	7.1	10.9	57.4	64.3	34.5	24.8
Neighbors helping each other over the past 5 years	12.5	17.4	59.2	66.4	28.3	16.2
Things you have in common with people in your community	13.0	13.6	75.6	73.4	11.5	13.1

Op = Operator (N=265-273)
Sp = Spouse (N=223-230)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	65.7	34.3	271
Changed transportation patterns to save money	53.5	46.5	269
Cut back on charitable contributions	51.5	48.5	270
Used savings to meet living expenses	48.2	51.8	272
Changed food shopping or eating habits to save money	46.3	53.7	270
Decreased money saved for children's education	44.2	55.8	251
Reduced household utility use, such as electricity, telephone	40.2	59.8	271
Postponed medical or dental care to save money	38.4	61.6	271
Spouse took off-farm employment	37.7	62.3	257
Took off-farm employment	31.1	68.9	267
Purchased more items on credit	30.9	69.1	272
Fell behind in paying bills	27.5	72 5	269
Sold possessions or cashed in insurance	26.5	73.5	272
Let life insurance lapse	21.6	78.4	268
Canceled or reduced medical insurance coverage	20.3	79.7	271
Borrowed money from relatives or friends	17.7	82.3	271
Postponed children's education	11.7	88.3	247

Table 6. Off-farm employment of operator and spouse in 1988

	Operator		Spouse	
Hours per week	Number	Percent	Number	Percent
1-9	9	10.2	12	12.0
10-19	13	14.8	7	7.0
20-29	13	14.8	12	12.0
30-39	6	6.8	18	18.0
40 +	47	53.4	51	51.0
Average hours per week	33.4		31.8	
Number of respondents	88		100	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	19.2	76.1	4.7
Acres rented	29.6	54.4	16.0
Total acres operated	32.1	54.2	13.7
Operator hours worked on farm	16.7	71.0	12.3
Percent family labor on farm	12.3	68.3	19.4

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	84.7	268	74.8	8.9	246
Postponed major farm purchase	76.8	267	47.0	28.5	249
Kept more complete financial records	72.8	268	67.6	6.1	247
Bought crop insurance	72.6	266	61.9	11.9	244
Reduced short-term debt	65.2	256	57.8	11.8	237
Reduced long-term debt	61.3	253	56.5	15.6	237
Shared labor or machinery with neighbors	49.8	267	38.6	14.2	246
Reduced expenditures for hired help	44.5	265	34.3	10.3	242
Diversified farm by raising livestock	39.1	266	26.9	16.7	245
Diversified farm by adding new crops	38.4	268	19.6	31.8	255
Sought off-farm employment	28.7	265	23.4	15.6	244
Rented more acres	27.2	265	22.8	25.6	246
Reduced machinery inventory	26.1	268	16.4	14.8	244
Rented fewer acres	20.5	263	11.2	12.4	242
Bought additional land	17.5	268	13.7	27.8	248
Used futures markets to hedge prices	13.4	269	18.0	22.0	245
Started a new business (not farming)	9.7	268	5.3	17.8	247
Changed from cash rent to crop share	9.2	262	13.2	14.0	242
Retired from farming	6.8	266	15.4	15.4	254
Sold some land	5.2	268	2.8	9.3	248
Transferred land back to lender	3.7	267	1.2	6.1	247
Sought training for new vocation	3.7	268	5.3	13.9	245
Quit farming	3.4	262	8.9	18.2	247

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
1988 Drought Assistance Act	4.7	40.2	44.5	5.5	3.9	1.2	0.0	256
Federal government commodity programs (Feed Grain, Dairy Support)	6.8	42.4	35.2	7.6	8.0	0.0	0.0	250
Federal All-Risk Crop Insurance	6.4	40.6	29.9	20.3	0.8	0.8	1.2	251
Loans from FmHA	12.6	10.5	13.9	44.1	16.8	1.7	0.4	238
Conservation Reserve Program (CRP)	11.7	19.7	12.6	36.4	18.8	0.8	0.0	239
Financial analysis or counseling by extension service	11.2	5.8	1.7	70.1	2.9	1.2	7.1	241
Food stamps	13.1	0.8	1.6	72.1	11.5	0.0	0.8	244
Fuel assistance	12.7	2.0	1.2	70.5	11.9	0.0	1.6	244
Farmer/lender mediation service	13.9	6.7	0.8	66.0	4.2	1.7	6.7	238
Unemployment benefits	13.1	3.3	0.8	66.8	12.3	1.6	2.0	244
Income assistance (AFDC, SSI)	11.9	2.0	0.8	67.6	11.9	0.8	4.9	244
Vocational retraining/ education program for self or family member	13.1	4.6	0.4	72.2	1.3	1.7	6.8	237
Job Partnership Training Act or other off-farm job search assistance program	13.5	1.3	0.4	73.4	0.4	3.0	8.0	237
Mental health counseling for yourself or family member	12.6	1.7	0.4	76.6	0.4	2.5	5.9	239
Chapter 11 bankruptcy (debt reorganization)	13.7	0.4	0.0	82.5	2.5	0.0	0.8	240
Chapter 12 (debt restructuring for farmers)	13.1	1.3	0.0	82.2	2.1	0.4	0.8	236

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Marketing skills	17.1	9.1	38.0	23.6	12.2	263
Available government assistance	14.8	13.6	38.5	21.8	11.3	257
Reducing production costs through low-input farming methods	11.5	14.2	44.8	21.5	8.0	261
Using new machines and chemical inputs to increase production	18.7	12.6	42.0	19.1	7.6	262
Bookkeeping and financial systems	22.8	16.7	35.4	17.9	7.2	263
Using new technologies as they become available	10.3	12.6	49.2	22.5	5.3	262
Processing farm products on farm before selling	37.8	26.7	22.5	8.0	5.0	262
Diversifying farm operation by adopting new crops and livestock	25.6	16.4	40.5	13.0	4.6	262
Using appropriate conservation techniques	17.6	17.6	43.5	17.6	3.8	262

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	96.1	3.1	0.9	0.0	228	23.1	64.6	12.3	212
Took care of a vegetable garden or animals for family consumption	69.9	22.3	5.2	2.6	229	12.6	69.1	18.4	207
Bookkeeping and maintained records	43.7	35.8	17.9	2.6	229	30.1	63.1	6.8	206
Ran farm errands	34.6	60.1	4.8	0.4	228	23.3	64.3	12.4	210
Worked at an off-farm job	30.1	29.2	28.3	12.4	226	21.7	59.2	19.0	184
Milked or cared for farm animals	15.6	42.0	20.1	22.3	224	9.7	58.3	32.0	175
Field work	12.3	52.9	26.4	8.4	227	16.6	55.8	27.6	199
Purchased major farm supplies and equipment	5.4	23.9	59.0	11.7	222	6.5	82.2	11.2	169
Supervised the farm work of others	4.9	35.0	49.1	11.1	226	6.4	78.6	15.0	173
Marketed farm products through wholesale buyers or directly to consumers	2.2	15.4	65.2	17.2	227	4.4	85.6	10.0	160

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	10.4	11.7	77.0	0.9	230
Rent more or less land	0.4	25.8	56.0	17.8	225
Buy or sell land	0.9	20.4	54.0	24.8	226
Buy major farm equipment	1.8	42.5	50.9	4.8	228
Determine when to sell agricultural products	1.8	54.8	36.8	6.6	228
Produce a crop or livestock	0.9	49.8	31.1	18.2	225
Try a new agricultural practice	1.3	53.7	28.2	16.7	227

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	10.2	51.3	31.4	7.1	226
Problems in balancing work and family responsibilities	18.6	48.7	25.2	7.5	226
Indebtedness and debt-servicing problems	29.3	42.8	12.6	15.3	222
Adjusting to new government policies	21.5	59.2	9.4	9.9	223
Conflict with spouse	32.0	56.4	8.0	3.6	225
Insufficient support from spouse in farm or family duties	43.0	40.4	7.0	9.6	228
Conflict with children	31.0	50.0	6.2	12.8	226
No farm help or loss of help when needed	30.1	41.6	1.8	26.5	226
Difficulty with child care arrangements	35.3	16.5	0.4	47.8	224

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	33.0	30.4	25.7	10.9	230
Tell myself that success in farming is not the only important thing in life	23.3	31.3	35.7	9.7	227
Remind myself that for everything bad about farming, there is also something good	23.2	40.4	27.2	9.2	228
Put up with a lot as long as I make a living from farming	22.4	31.8	30.9	14.8	223
Try to keep my feelings to myself	13.7	18.9	48.5	18.9	227
Notice people who have more difficulties in life than I do	13.5	40.6	40.6	5.2	229
Make a plan of action and follow it	12.6	32.7	43.5	11.2	223
Become more involved in activities outside the farm	12.2	29.7	46.7	11.4	229
Wish that the situation would go away or somehow be over with	11.7	12.6	47.1	28.7	223
Don't expect to get much income from farming	11.6	16.4	43.1	28.9	225
Go on as if nothing is happening	10.4	24.3	39.2	26.1	222
Keep problems secret from others	10.1	12.3	51.5	26.0	227
Seek support from friends and/or relatives	7.5	18.1	48.9	25.6	227
Seek spiritual support from minister, priest or other	6.2	15.0	35.4	43.4	226
Refuse to think about it	3.6	10.3	43.3	42.9	224
Talk to someone who can do something concrete about the problem	3.6	9.8	41.1	45.5	224
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	3.1	9.3	27.8	59.9	227
Talk to a family counselor or other mental health professional	0.4	2.7	9.8	87.1	224

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	56.3	4.9	38.8	224	67.3	6.8	25.9	220
Any women's branches of general farm organizations, such as Farm Bureau Women	9.5	3.6	86.9	221	4.0	1.1	94.9	175
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	9.6	3.2	87.2	219	22.6	7.7	69.7	208
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	3.2	1.8	94.9	217	2.8	0.0	97.2	180
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.4	1.4	97.2	218	1.1	0.6	98.3	179
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	1.3	0.4	98.2	223	2.5	0.5	97.0	199
Local governing board, such as school board or town council	11.0	5.9	83.1	219	25.0	14.0	61.0	200
Marketing cooperative	7.2	1.8	91.0	221	16.9	4.0	79.1	201
Farm supply cooperative	17.3	1.8	80.9	220	33.8	5.0	61.2	201

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